

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re:	§	
	§	
Paul J Rak, Jr.	§	Case No. 14-43549
Marilyn F Rak	§	
	§	
Debtors	§	

NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)

Pursuant to Fed. R. Bankr. P. 2002(a)(6) and 2002(f)(8), please take notice that Zane L. Zielinski, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

219 S. Dearborn Street
Chicago, IL 60604

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 9:00 AM on 04/29/2016 in Courtroom ,

Second Floor
Joliet City Hall Building
150 West Jefferson Street
Joliet, IL 60432

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Date Mailed: 03/25/2016

By: /s/ Zane L. Zielinski

Chapter 7 Trustee

Zane L. Zielinski
6336 N. Cicero Avenue
Suite 201
Chicago, Illinois 60646

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In re: §
§
Paul J Rak, Jr. § Case No. 14-43549
Marilyn F Rak §
§
Debtors §

SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION

The Final Report shows receipts of \$ 5,200.00
and approved disbursements of \$ 489.68
leaving a balance on hand of¹ \$ 4,710.32

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payment to Date	Proposed Payment
Trustee Fees: Zane L. Zielinski	\$ 1,270.00	\$ 0.00	\$ 1,270.00

Total to be paid for chapter 7 administrative expenses \$ 1,270.00

Remaining Balance \$ 3,440.32

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 30,572.16 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 11.3 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
1	Federal Pacific Credit Co.	\$ 1,459.00	\$ 0.00	\$ 164.18
2	Portfolio Recovery Associates, Llc	\$ 23,500.76	\$ 0.00	\$ 2,644.57
3	Portfolio Recovery Associates, Llc	\$ 5,612.40	\$ 0.00	\$ 631.57

Total to be paid to timely general unsecured creditors \$ 3,440.32

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE

Prepared By: /s/ Zane L. Zielinski

Chapter 7 Trustee

*Zane L. Zielinski
6336 N. Cicero Avenue
Suite 201
Chicago, Illinois 60646*

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

Certificate of Notice Page 5 of 6
 United States Bankruptcy Court
 Northern District of Illinois

In re:
 Paul J Rak, Jr.
 Marilyn F Rak
 Debtors

Case No. 14-43549-BWB
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: lhuley
 Form ID: pdf006

Page 1 of 2
 Total Noticed: 22

Date Rcvd: Mar 28, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2016.

db/jdb +Paul J Rak, Jr., Marilyn F Rak, 944 Shiloh Court, Joliet, IL 60431-9307
 22701790 ARS National Services, Inc., P.O. Box 463023, Escondido, CA 92046-3023
 22701791 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO BOX 982235, El Paso, TX 79998-2235)
 22701793 +Blatt,Hasenmiller,Leibsker & Moore, 10 S. LaSalle Street, Ste 2200, Chicago, IL 60603-1069
 22701796 +Chase Bank U.S.A., N.A., Card Services, PO BOX 15298, Wilmington, DE 19850-5298
 22701797 Chase Customer Service Research, PO BOX 24696, Columbus, OH 43224-0696
 22701798 FIA Card Services, PO Box 15026, Wilmington, DE 19850-5026
 22701801 +Freedman Anselmo Lindberg LLC, 1771 West Diehl Road, Suite 150, PO BOX 3228,
 Naperville, IL 60566-3228
 22701803 +Michael Ira Asen, P.C., 2200 Northern Boulevard, Ste. 104, Greenvale, NY 11548-1220
 22701804 +PayPal Credit, PO BOX 5018, Timonium, MD 21094-5018

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

22701794 +E-mail/Text: bankruptcy@cavps.com Mar 29 2016 04:24:06 Cavalry Portfolio Services,
 Attn: Bankruptcy Department, 500 Summit Lake Drive, Valhalla, NY 10595-2322
 22701795 E-mail/Text: bankruptcy@fedpacific.com Mar 29 2016 04:25:01 Chad Steur Law, LLC,
 PO BOX 27198, Salt Lake City, UT 84127-0198
 23062927 +E-mail/Text: bankruptcy@fedpacific.com Mar 29 2016 04:25:01 Federal Pacific Credit Co.,
 POB 27198, Salt Lake City, UT 84127-0198
 22701799 +E-mail/Text: collectionbankruptcies.bancorp@53.com Mar 29 2016 04:24:57 Fifth Third Bank,
 Bankruptcy Dept. Mail drop RSCB3E, 1830 East Paris Ave. SE, Grand Rapids, MI 49546-6253
 22701800 +E-mail/Text: collectionbankruptcies.bancorp@53.com Mar 29 2016 04:24:57 Fifth Third Bank,
 MZ-Bankruptcy-RSCB3E, 1830 East Paris Ave. SE, Grand Rapids, MI 49546-6253
 22701802 +E-mail/PDF: gecsed@recoverycorp.com Mar 29 2016 04:35:13 Ge Money Bank,
 Attn: Bankruptcy Dept., PO BOX 103106, Roswell, GA 30076-9106
 22701805 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 29 2016 04:35:00
 Portfolio Recovery Associates LLC, Attn: Bankruptcy, PO BOX 41067, Norfolk, VA 23541
 22701806 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 29 2016 04:33:05
 Portfolio Recovery Associates, LLC, 120 Corporate Boulevard, Norfolk, VA 23502
 23346952 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 29 2016 04:34:04
 Portfolio Recovery Associates, LLC, Successor to FIA CARD SERVICES, N.A. (BA, POB 41067,
 Norfolk, VA 23541
 23348927 E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 29 2016 04:33:04
 Portfolio Recovery Associates, LLC, successor to SYNCHRONY BANK, POB 41067,
 Norfolk VA 23541
 22701807 E-mail/Text: bnc@ursi.com Mar 29 2016 04:22:00 United Recovery Systems, PO BOX 722929,
 Houston, TX 77272-2929
 22701808 E-mail/Text: bnc@ursi.com Mar 29 2016 04:22:03 United Recovery Systems, LP, PO BOX 722929,
 Houston, TX 77272-2929

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

22701792* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO BOX 982238, El Paso, TX 79998)

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

District/off: 0752-1

User: lhuley
Form ID: pdf006

Page 2 of 2
Total Noticed: 22

Date Rcvd: Mar 28, 2016

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2016 at the address(es) listed below:

Ann M Houha on behalf of Debtor 1 Paul J Rak, Jr. ann@beutlerlaw.com,
blcnotices@gmail.com;myecfbautler@gmail.com
Ann M Houha on behalf of Debtor 2 Marilyn F Rak ann@beutlerlaw.com,
blcnotices@gmail.com;myecfbautler@gmail.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Rachael A Stokas on behalf of Creditor FIFTH THIRD MORTGAGE COMPANY ND-Two@il.cslegal.com
Zane L. Zielinski on behalf of Trustee Zane L. Zielinski zzielinski@wfactorlaw.com,
zzielinski@ecf.epiqsystems.com;nbouchard@wfactorlaw.com;bharlow@wfactorlaw.com;zzielinski@wfactor
law.com
Zane L. Zielinski trustee@zanezielinski.com,
zzielinski@ecf.epiqsystems.com;nbouchard@wfactorlaw.com;bharlow@wfactorlaw.com;zzielinski@wfactor
law.com

TOTAL: 6